

2013 DeKalb County Property Tax Report with Comparison to 2012

Legislative Services Agency

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This report describes property tax changes in DeKalb County between 2012 and 2013.

Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from \$1,500 to \$1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in DeKalb County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	3.5%	\$43,249,953	\$2,098,755,123	3.4%
Change		4.0%	-1.7%	
2012	6.5%	\$41,568,066	\$2,134,122,094	2.8%

Comparable Homestead Property Tax Changes in DeKalb County

The total tax bill for all taxpayers in DeKalb County increased by 3.5% in 2013. The main reason was a 4.0% increase in the property tax levy. In this reassessment year, certified net assessed value in DeKalb dropped by 1.7%. The higher levy and lower assessed value caused a rise in tax rates, which resulted in an increase in tax cap credits as a percent of the levy, from 2.8% in 2012 to 3.4% in 2013.

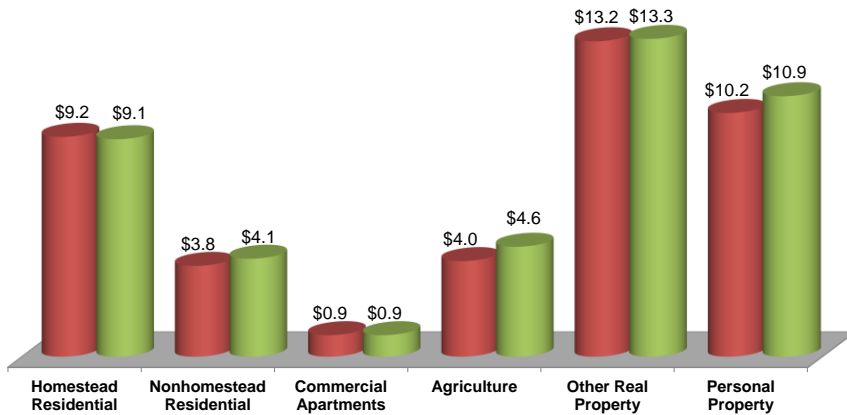
DeKalb County homeowners experienced a small 1.3% decrease in property tax bills in 2013. This was due to an increase in local property tax credits and a decline in net assessed value, both of which more than offset an increase in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	5,290	45.8%
No Change	229	2.0%
Lower Tax Bill	6,040	52.3%
Average Change in Tax Bill	-1.3%	
Detailed Change in Tax Bill		
20% or More	1,482	12.8%
10% to 19%	1,233	10.7%
1% to 9%	2,575	22.3%
-1% to 1%	229	2.0%
-1% to -9%	2,931	25.4%
-10% to -19%	1,685	14.6%
-20% or More	1,424	12.3%
Total	11,559	100.0%

Note: Percentages may not total due to rounding.

Comparison of Net Property Tax by Property Type (In Millions)

■ 2012 - Total \$41.3 ■ 2013 - Total \$42.9



In DeKalb County most net property taxes were paid by business (other real and personal) property owners in 2013. Total net property taxes increased 3.5%, more than the average 2.1% increase statewide. Agriculture saw the biggest increase, while homestead net taxes decreased by the largest percentage.

Property tax rates increased in 26 of 28 DeKalb County tax districts in 2013. The average tax rate rose by 5.8%, because of a levy increase and a small decrease in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in DeKalb County increased by 4.0%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in DeKalb County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	\$1,401,145,418	\$1,382,592,562	-1.3%	\$562,013,997	\$550,476,879	-2.1%
Other Residential	250,236,946	258,769,569	3.4%	245,393,031	254,701,700	3.8%
Ag Business/Land	283,152,973	298,960,576	5.6%	280,424,417	296,538,646	5.7%
Business Real/Personal	1,302,718,757	1,261,243,654	-3.2%	1,172,265,379	1,144,818,144	-2.3%
Total	\$3,237,254,094	\$3,201,566,361	-1.1%	\$2,260,096,824	\$2,246,535,369	-0.6%

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

DeKalb County's total billed net assessed value decreased slightly, by 0.6% in 2013. Declines in business real and personal property assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	\$123,001	\$108,055	-\$14,947	-12.2%
2%	1,054,940	1,343,623	288,683	27.4%
3%	6,423	64,499	58,076	904.1%
Elderly	54,867	56,443	1,576	2.9%
Total	\$1,239,232	\$1,572,620	\$333,388	26.9%
% of Levy	2.8%	3.4%		

Total tax cap credits in DeKalb County were \$1.6 million, which was 3.4% of the levy. This was less than the state average of 10.9%, but near the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. DeKalb County's average tax rate was near the median rate statewide. Most

of the tax cap credits in DeKalb County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in DeKalb County increased \$333,388 between 2012 and 2013. Credits as a share of the total levy rose to 3.4% in 2013 from 2.8% in 2012.

DeKalb County Levy Comparison by Taxing Unit

Taxing Unit						% Change			
	2009	2010	2011	2012	2013	2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
<i>County Total</i>	35,776,593	37,384,548	39,969,400	41,568,066	43,249,953	4.5%	6.9%	4.0%	4.0%
DeKalb County	7,203,265	7,708,143	7,494,219	7,819,423	8,781,191	7.0%	-2.8%	4.3%	12.3%
Butler Township	35,076	35,944	36,511	38,262	38,710	2.5%	1.6%	4.8%	1.2%
Concord Township	24,290	24,615	24,726	25,959	26,295	1.3%	0.5%	5.0%	1.3%
Fairfield Township	71,328	34,538	34,233	60,009	41,456	-51.6%	-0.9%	75.3%	-30.9%
Franklin Township	40,635	42,117	42,390	44,064	44,705	3.6%	0.6%	3.9%	1.5%
Grant Township	73,137	74,197	74,613	77,282	78,320	1.4%	0.6%	3.6%	1.3%
Jackson Township	72,506	74,510	73,052	74,907	77,269	2.8%	-2.0%	2.5%	3.2%
Keyser Township	23,407	24,199	18,043	25,122	25,597	3.4%	-25.4%	39.2%	1.9%
Newville Township	14,199	14,746	14,677	15,337	15,572	3.9%	-0.5%	4.5%	1.5%
Richland Township	23,593	24,352	24,259	21,767	41,073	3.2%	-0.4%	-10.3%	88.7%
Smithfield Township	47,188	48,351	48,694	50,785	51,379	2.5%	0.7%	4.3%	1.2%
Spencer Township	61,596	64,083	63,549	65,753	66,414	4.0%	-0.8%	3.5%	1.0%
Stafford Township	12,519	13,781	13,785	14,223	14,454	10.1%	0.0%	3.2%	1.6%
Troy Township	12,093	12,450	12,203	12,910	13,202	3.0%	-2.0%	5.8%	2.3%
Union Township	58,581	60,732	56,000	0	0	3.7%	-7.8%	-100.0%	
Wilmington Township	80,084	102,638	38,653	29,506	28,762	28.2%	-62.3%	-23.7%	-2.5%
Auburn Civil City	4,336,035	4,584,098	5,278,293	5,447,204	5,350,634	5.7%	15.1%	3.2%	-1.8%
Garrett Civil City	1,460,256	1,504,755	1,500,841	1,601,089	1,616,491	3.0%	-0.3%	6.7%	1.0%
Butler Civil City	1,078,218	951,754	1,270,461	1,247,466	1,285,812	-11.7%	33.5%	-1.8%	3.1%
Altona Civil Town	22,075	19,097	19,026	22,562	15,597	-13.5%	-0.4%	18.6%	-30.9%
Ashley Civil Town	402,516	393,509	389,861	400,293	424,872	-2.2%	-0.9%	2.7%	6.1%
Corunna Civil Town	67,831	70,723	69,785	73,137	73,940	4.3%	-1.3%	4.8%	1.1%
St. Joe Civil Town	73,836	77,607	72,635	77,967	81,640	5.1%	-6.4%	7.3%	4.7%
Waterloo Civil Town	779,625	705,995	714,886	734,535	757,392	-9.4%	1.3%	2.7%	3.1%
Hamilton Civil Town	23,593	22,833	21,433	23,081	23,340	-3.2%	-6.1%	7.7%	1.1%
DeKalb County Eastern Comm School Corp	4,567,651	5,212,692	6,217,190	6,414,908	6,420,552	14.1%	19.3%	3.2%	0.1%
Garrett-Keyser-Butler Comm School Corp	3,460,550	3,495,702	3,602,491	3,602,883	3,673,997	1.0%	3.1%	0.0%	2.0%
DeKalb County Central United School Corp	9,688,216	10,019,057	10,756,631	10,753,694	11,062,569	3.4%	7.4%	0.0%	2.9%
Hamilton Community School Corp	233,968	200,959	237,673	280,295	560,361	-14.1%	18.3%	17.9%	99.9%
Auburn-Eckhart Public Library	695,896	737,281	701,786	737,462	746,144	5.9%	-4.8%	5.1%	1.2%
Butler Carnegie Public Library	192,054	164,421	168,857	177,011	179,153	-14.4%	2.7%	4.8%	1.2%
Garrett Public Library	424,251	444,229	440,249	462,258	467,221	4.7%	-0.9%	5.0%	1.1%
Waterloo Public Library	201,407	192,195	190,680	200,032	202,510	-4.6%	-0.8%	4.9%	1.2%
Northeast Indiana Solid Waste Mgmt Dist	215,118	228,245	247,015	253,961	256,048	6.1%	8.2%	2.8%	0.8%
DeKalb County Airport Authority	0	0	0	682,919	707,281				3.6%
DeKalb County Redevelopment Commission	0	0	0	0	0				
Garrett City Redevelopment Commission	0	0	0	0	0				
Auburn Redevelopment Commission	0	0	0	0	0				

DeKalb County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates						Net Tax Rate, Homesteads
			LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	
17001	Butler Township	1.7704	--	--	21.3724%	--	--	--	1.3920
17002	Concord Township	1.4274	--	--	21.3724%	--	--	--	1.1223
17003	St Joe Town	2.2931	--	--	21.3724%	--	--	--	1.8030
17004	Fairfield Township	1.6502	--	--	21.3724%	--	--	--	1.2975
17005	Franklin Township	1.4029	--	--	21.3724%	--	--	--	1.1031
17006	Hamilton Town	1.7832	--	--	21.3724%	--	--	--	1.4021
17007	Grant Township	1.8710	--	--	21.3724%	--	--	--	1.4711
17008	Waterloo Town-Grant Township	3.1484	--	--	21.3724%	--	--	--	2.4755
17009	Jackson Township	1.6355	--	--	21.3724%	--	--	--	1.2860
17010	Auburn City-Jackson Township	2.7454	--	--	21.3724%	--	--	--	2.1586
17011	Keyser Township	1.7498	--	--	21.3724%	--	--	--	1.3758
17012	Auburn City-Keyser Township	2.7208	--	--	21.3724%	--	--	--	2.1393
17013	Garrett City	2.7606	--	--	21.3724%	--	--	--	2.1706
17014	Altona Town	2.2302	--	--	21.3724%	--	--	--	1.7536
17015	Newville Township	1.4288	--	--	21.3724%	--	--	--	1.1234
17016	Richland Township	1.6651	--	--	21.3724%	--	--	--	1.3092
17017	Corunna Town	3.4620	--	--	21.3724%	--	--	--	2.7221
17018	Smithfield Township	1.6438	--	--	21.3724%	--	--	--	1.2925
17019	Ashley Town	2.6356	--	--	21.3724%	--	--	--	2.0723
17020	Waterloo Town-Smithfield Twp	3.1432	--	--	21.3724%	--	--	--	2.4714
17021	Spencer Township	1.4388	--	--	21.3724%	--	--	--	1.1313
17022	Stafford Township	1.4299	--	--	21.3724%	--	--	--	1.1243
17023	Troy Township	1.4345	--	--	21.3724%	--	--	--	1.1279
17024	Union Township	2.1098	--	--	21.3724%	--	--	--	1.6589
17025	Auburn City-Union Township	2.7287	--	--	21.3724%	--	--	--	2.1455
17026	Wilmington Township	1.4358	--	--	21.3724%	--	--	--	1.1289
17027	Butler City	2.7940	--	--	21.3724%	--	--	--	2.1969
17028	Auburn City - Grant Township	2.7636	--	--	21.3724%	--	--	--	2.1730

Notes: A *Taxing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.

The *Tax Rate* is the gross levy divided by net assessed value, in dollars per \$100 assessed value.

The *LOIT*, *COIT*, and *CEDIT* credits are funded by local income taxes.

The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

DeKalb County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Circuit Breaker as % of Levy	
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
<i>Non-TIF Total</i>	108,055	1,313,351	58,407	56,419	1,536,231	43,249,953	3.6%
<i>TIF Total</i>	0	30,273	6,092	24	36,389	2,678,490	1.4%
<i>County Total</i>	108,055	1,343,623	64,499	56,443	1,572,620	45,928,443	3.4%
DeKalb County	16,476	197,754	7,666	10,633	232,529	8,781,191	2.6%
Butler Township	0	0	0	106	106	38,710	0.3%
Concord Township	0	95	0	16	111	26,295	0.4%
Fairfield Township	0	0	0	34	34	41,456	0.1%
Franklin Township	0	0	0	45	45	44,705	0.1%
Grant Township	41	1,566	555	97	2,258	78,320	2.9%
Jackson Township	2	97	0	83	181	77,269	0.2%
Keyser Township	21	684	0	51	756	25,597	3.0%
Newville Township	0	0	0	12	12	15,572	0.1%
Richland Township	0	230	79	20	329	41,073	0.8%
Smithfield Township	0	359	4	25	388	51,379	0.8%
Spencer Township	0	0	0	79	79	66,414	0.1%
Stafford Township	0	0	0	21	21	14,454	0.1%
Troy Township	0	0	0	14	14	13,202	0.1%
Union Township	0	0	0	0	0	0	
Wilmington Township	1	313	0	9	322	28,762	1.1%
Auburn Civil City	35,310	245,563	0	10,105	290,979	5,350,634	5.4%
Garrett Civil City	3,240	104,506	0	2,012	109,758	1,616,491	6.8%
Butler Civil City	121	67,493	0	587	68,202	1,285,812	5.3%
Altona Civil Town	0	894	0	64	958	15,597	6.1%
Ashley Civil Town	0	12,267	0	157	12,424	424,872	2.9%
Corunna Civil Town	0	12,379	4,235	278	16,892	73,940	22.8%
St. Joe Civil Town	0	2,572	0	84	2,656	81,640	3.3%
Waterloo Civil Town	1,592	60,590	21,609	588	84,379	757,392	11.1%
Hamilton Civil Town	0	0	0	25	25	23,340	0.1%
DeKalb County Eastern Comm School Corp	90	52,858	0	3,316	56,264	6,420,552	0.9%
Garrett-Keyser-Butler Comm School Corp	3,481	114,583	0	6,635	124,700	3,673,997	3.4%
DeKalb County Central United School Corp	40,448	347,321	20,514	16,870	425,154	11,062,569	3.8%
Hamilton Community School Corp	0	0	0	569	569	560,361	0.1%
Auburn-Eckhart Public Library	4,697	33,176	0	1,478	39,352	746,144	5.3%
Butler Carnegie Public Library	22	12,073	0	91	12,185	179,153	6.8%
Garrett Public Library	492	16,142	0	929	17,562	467,221	3.8%
Waterloo Public Library	214	8,142	2,904	218	11,478	202,510	5.7%
Northeast Indiana Solid Waste Mgmt Dist	480	5,766	224	310	6,780	256,048	2.6%
DeKalb County Airport Authority	1,327	15,928	617	856	18,729	707,281	2.6%
DeKalb County Redevelopment Commiss	0	0	0	0	0	0	
Garrett City Redevelopment Commission	0	0	0	0	0	0	
Auburn Redevelopment Commission	0	0	0	0	0	0	
TIF - Hamilton Area #1	0	0	0	0	0	124	0.0%
TIF - Us 6 & I-69 ERA-Waterloo	0	466	3,043	0	3,509	65,837	5.3%
TIF - Waterloo-Amended	0	694	3,049	0	3,743	66,596	5.6%
TIF - Amer Herit Vill - Jackson	0	0	0	0	0	0	
TIF - Amer Herit Vill - Keyser	0	0	0	0	0	55,653	0.0%
TIF - NW 2001 Aub-Kysr	0	33	0	0	33	793,691	0.0%
TIF - NW 2008 Aub-Kysr	0	297	0	0	297	46,591	0.6%
TIF - Garrett ERA	0	964	0	0	964	191,533	0.5%
TIF - Garrett ERA-Amended	0	2,418	0	0	2,418	326,017	0.7%
TIF - Ashley ERA No. 1	0	33	0	24	56	38,135	0.1%
TIF - Ashley ERA No. 2	0	0	0	0	0	34,147	0.0%
TIF - Ashley ERA No. 3	0	368	0	0	368	1,524	24.1%
TIF - Ashley ERA No. 4	0	588	0	0	588	2,438	24.1%
TIF - Ashley ERA No. 5	0	460	0	0	460	2,069	22.2%
TIF - Ashley Family Dollar	0	0	0	0	0	679,651	0.0%
TIF - NW 2001 Aub-Un	0	0	0	0	0	91,960	0.0%
TIF - NW 2008 Aub-Un	0	23,952	0	0	23,952	96,591	24.8%
TIF - Dekalb Co ERA No. 1 (Sdi)	0	0	0	0	0	18,770	0.0%
TIF - New Millennium ERA 2	0	0	0	0	0	167,161	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the

municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:

Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.

Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.

All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.

Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.

The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.